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 ERNEST C FLOYD  
 1414 E BURST  
 GREENWOOD SC 29649

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 POWER OF ATTORNEY 18.00  
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STATE OF SOUTH CAROLINA )  
 )  
 COUNTY OF GREENWOOD )

DURABLE GENERAL  
 POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I, Mildred J. Floyd, 106 Watford Avenue, Greenwood, SC (Principal") do hereby appoint Rudolph P. Floyd, 884 Bryant Rd., Pelzer, SC (Attorney") my true and lawful attorneys for the purposes hereinafter set forth. My Attorney is authorized, in such attorney's absolute discretion from time to time and at any time, to act for me and in my name, place and stead in any way which I might or could do if I were personally present as and for my true and lawful attorney-in-fact and to have all powers hereinafter set forth; said powers not being in limitation of this general power but just by way of illustration.

**ITEM 1. REAL PROPERTY TRANSACTIONS:**

(a) To purchase, contract to purchase, receive, lease or rent for any term, accept or otherwise acquire real estate or any option thereon or interests therein, wherever situated, on such terms conditions and considerations as my Attorney-in-fact shall deem proper, in my name, or jointly in my name and that of any other party or parties, including my Attorney-in-fact.

(b) To sell for cash or credit, contract to sell, mortgage, encumber, exchange, lease or rent for any term, grant options to purchase or otherwise deal in and dispose of any real estate in which I now have or may hereafter acquire any right, title or interest, whether such real estate be owned in joint tenancy, tenancy in common, or in any other manner or capacity, and in my name, or jointly with any other party or parties, including my Attorney-in-fact, on such terms conditions and considerations as my Attorney-in-fact shall deem proper, to sign, seal, execute, acknowledge and deliver any and all instruments in writing of any kind and nature, as may be necessary, containing such terms and conditions, and such warranties and covenants, if any, as my said Attorney-in-fact shall deem advisable.

(c) To manage, utilize, conserve, demolish, repair, rebuild, alter or improve any real estate or structure thereon, owned or claimed to be owned by me in whole or in part, and to protect the same by action, proceeding or otherwise, including, but not limited to, the recovery of possession thereof and the removal of tenants or other persons, animals or objects therefrom.

**ITEM 2. PERSONAL PROPERTY TRANSACTIONS:**

(a) To store, conserve, hold, buy, contract to buy, accept, sell for cash or credit, exchange, mortgage, encumber, pledge, lease or rent, contract for the repair of, and in any and every manner deal in and with any and all personal property of every kind whatsoever, tangible or intangible, which I may own or in which I now have or hereafter may acquire any right, title or interest, on such terms, conditions and considerations, as my Attorney-in-fact shall deem proper.

(b) To execute and deliver to the proper persons and authority any and all documents, instruments and papers necessary to effect the proper registration and licensing of any automobile, vehicle, boat, motor or trailer in which I now or may hereafter have an interest.

(c) To enter into contracts for the storage and conservation of tangible personal property of every kind owned by me and to take possession and order the removal and shipment of any of my property from or to any warehouse or other place of storage, safekeeping or use, and to execute and deliver any release, receipt, shipping ticket, certificate or other instrument necessary or convenient for such purposes.

**ITEM 3. BUSINESS TRANSACTIONS:**

To demand, sue for, recover, receive, compromise, settle, adjust and pay all accounts, legacies, bequests, interest, dividends, annuities, demands, debts, invoices, medical expenses, living expenses, taxes and any and all other obligations, which may now or hereafter be due, owing or payable by or to me, and to carry on and transact every kind of business on my behalf, in my name or jointly in my name and that of any other person or persons, including my Attorney-in-fact, including, but not limited to, transactions concerning any and all investments and shares of stock, bonds, securities, certificates of deposit and savings or checking accounts, on such terms, considerations and conditions as my Attorney-in-fact may deem proper, and to invest and reinvest and exchange investments, and to execute and deliver good and sufficient instruments for the accomplishment thereof, and to act as my attorney or proxy with respect to any stocks, shares, bonds or other investments and rights or interests as I may now or hereafter hold.

**ITEM 4. FINANCIAL TRANSACTIONS:**

(a) To deposit or withdraw for any purpose, in or from any bank, savings and loan association, trust company or other financial institution any funds or other credits which I now or hereafter may have on deposit or be entitled to, and to draw, endorse, cash and receive the proceeds of any and all checks, drafts or other orders for money, to continue, contribute to, open, modify or close accounts (including individual retirement accounts), purchase or redeem certificates of deposit, or other evidences of deposits, and to receive statements, notices or other documents from any bank or other financial institution concerning any and all accounts or banking transactions in my name or in which I may have an interest.

(b) To have access for all purposes to any or all safety deposit boxes or vaults rented in my name or in the names of any other person or persons and myself, with full power to use the same for safekeeping any property or papers, and to remove therefrom at any time, or from time to time, all or any part of the contents of any such box or vault.

(c) To borrow money and to execute in my name any instrument including, but not limited to, promissory notes and credit card or securities margin account applications and agreements, evidencing indebtedness incurred on my behalf and to extend and renew the same, as well as any indebtedness heretofore incurred by me, for the payment of which I may in any way be liable, upon such terms, conditions and rates of interest as my Attorney-in-fact shall deem advisable and to use any credit card held in my name for purchases or to obtain cash advances and sign charge slips or drafts in connection therewith.

(d) To prepare or have prepared from time to time financial statements concerning my assets

and liabilities or income and expenses and to deliver such statements to any banker, banking institution or other person.

(e) To apply for and to receive letters of credit or travelers checks from any banker or banking institution, giving such indemnity or other agreements in connection therewith as my Attorney-in-fact shall deem desirable or necessary.

(f) To transfer any of my property to, withdraw principal or income from or terminate any revocable trust which I have created before or after the execution of this power of attorney for which I am during my lifetime, a primary income and principal beneficiary; however my attorney-in-fact shall have no authority to amend the dispositive provisions of any such trust or to create any such trust.

**ITEM 5. TAXES:**

For each of the years 1993 to and including 2025, to make, sign, execute and file income and all other tax returns and declarations of estimated tax required to be made by me by any law or regulation of any government or governmental authority, to represent and act for me in all tax matters in any audit, examination, dispute or litigation, in any governmental department, or other proceeding, to receive, endorse and collect checks in settlement of any refund of taxes, to execute consents agreeing to a later determination of taxes than is provided by statutes of limitation, to execute closing agreements relative to tax liabilities, to file claims for abatement, refund or credit of taxes, to make any adjustment or settlement, and to sign any and all receipts, waivers, settlements or agreements pertaining to any income or other taxes assessed against me or my property by law.

**ITEM 6. INSURANCE TRANSACTIONS:**

(a) To take out, pay the premiums on, modify, rescind, cancel, release, terminate, or execute any rights, privileges, or options of any contract of life, accident, health, disability, liability, property or other insurance presently owned by me or by any person on my behalf, or hereafter acquired.

(b) To procure new, different or additional contracts of insurance on my life or with respect to protecting me or my property from ill health, disability, accident, liability or loss.

(c) To apply for, and receive, any loan on the security of any contract of insurance, to surrender and receive the cash surrender value, to exercise or obtain any money, dividend or other thing of value to which I am or to which I may become entitled as the proceeds or other return or profit arising out of any contract of insurance or of any one or more of the insurance transactions herein enumerated.

**ITEM 7. REPRESENTATION AND EMPLOYMENT OF ASSISTANCE:**

(a) On my behalf and in my name or the name of my Attorney, to institute, prosecute, appear in, defend, compromise, arbitrate, settle or dispose of any legal, equitable or administrative hearings, actions, suits, attachments, claims or other proceedings, to which I am or may become a party or in

which I have any interest.

(b) To hire, engage, employ and appoint agents, accountants, employees and counsel upon such terms and conditions and at such compensation as my said Attorney-in-fact shall deem proper in the exercise of the powers herein granted, to dismiss and remove at pleasure any such agent, employees and counsel, as well as any agents, accountants, employees and counsel heretofore or hereafter employed by me or in my behalf.

**ITEM 8. GIFTS, LOANS, MISCELLANEOUS:**

(a) To modify, reform, renegotiate or rescind any contract or obligation heretofore or hereafter made by me or in my behalf.

(b) To make gifts or loans to my spouse and any of my descendants (including my attorney-in-fact) and to tax-exempt organizations not exceeding in the aggregate \$10,000 per year per donee except that gifts to my spouse are not subject to the above limit.

(c) To lend money to any corporation or partnership in which I hold a majority of ownership interest and to guarantee any loans made to any such entity by any third party.

(d) If I have not previously done so myself, to make advance arrangements and pay for my funeral and burial.

(e) To sign, seal, acknowledge and deliver any instrument necessary to accomplish any of the powers herein granted.

**ITEM 9. HEALTH CARE DECISIONS:**

To make decisions for me regarding my health care, including the power to consent or withhold consent on my behalf to health care. Such authority may be exercised at any time that I am "unable to consent" (as defined in the Adult Health Care Consent Act, Section 44-66-20(6) of the South Carolina Code of Laws of 1976 as amended) in regard to decisions concerning my health care.

**ITEM 10. GENERAL PROVISIONS:**

(a) All business transacted hereunder for me or for my account shall be transacted in my name, and all endorsements and instruments executed by my Attorney-in-fact for the purpose of carrying out any of the foregoing powers, shall contain my name, followed by that of my Attorney-in-fact and the designation, "Attorney-in-fact" or "AIF".

(b) This instrument shall be construed and interpreted as a general power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it limit or restrict, and shall not be construed or interpreted as limiting or restricting, the general powers herein granted as to my Attorney-in-fact.

(c) I do hereby declare as between me and my Attorney-in-fact a fiduciary relationship exists and that my Attorney-in-fact shall not satisfy his legal obligations out of any property subject to this Power of Attorney, nor may my Attorney-in-fact exercise this Power in favor of himself, his creditors, or the creditors of his estate; provided, however, I further declare that no person who may act in reliance upon the representations of my Attorney for the scope of authority granted to my Attorney shall incur any liability to me or to my estate as a result of permitting my Attorney to exercise any power, nor shall any person dealing with my Attorney be responsible to determine or insure the proper application of funds or property.

(d) The powers herein conferred may be exercised by either Attorney alone, and the signature or act of such Attorney on my behalf may be accepted by third persons as fully authorized by me and with the same force and effect as if done under my hand and seal and as if I were present in person acting on my own behalf and competent.

(f) My Attorney-in-fact may serve without bond and is not required to file any accounting with the Probate Court or any other court in connection with the use of the powers granted herein.

(h) The terms and conditions hereof shall inure to the benefit of and become binding upon the undersigned parties, their heirs, assigns, executors and administrators. All words used herein in the singular shall include the plural, and the masculine gender shall include the feminine.

(i) This power of attorney is granted for my personal convenience. The decision of whether to act on my behalf or not from time to time is vested solely in my Attorney, and my Attorney, his heirs, successors and assigns are hereby released and forever discharged from any and all liability upon any claim or demand of any nature whatsoever by me, my heirs or assigns, the beneficiaries under my will or under any trust which I have created or shall hereafter create or any person whomsoever on account of any failure to act of my Attorney pursuant to this power of attorney.

(j) If any part of this power of attorney shall be invalid or unenforceable under applicable law, said part shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of said provision or the remaining provisions of this power of attorney.

(k) My Attorney shall be entitled to reimbursement for all reasonable costs and expenses actually incurred and paid by him on my behalf pursuant to any provision of this power of attorney, but he shall not be entitled to compensation for services rendered hereunder.

(l) Notwithstanding any provision hereto to the contrary, my Attorney shall have no power or authority whatsoever with respect to (a) any policy of insurance owned by me on his life or (b) any trust created by him as to which I am a trustee.

**ITEM 11. DURATION, AMENDMENT AND REVOCATION:**

**(a) THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY PHYSICAL DISABILITY OR MENTAL INCOMPETENCE OF THE PRINCIPAL WHICH RENDERS THE PRINCIPAL INCAPABLE OF MANAGING HIS OWN ESTATE.**

(b) I direct that this Power of Attorney shall continue in effect until revoked by me in writing or terminated by law. No cancellation hereof, by operation of law or otherwise, shall be effective as to any person relying upon this Power of Attorney unless such person shall have received actual notice in writing of its cancellation.

(c) This power of attorney may be amended by me at any time and from time to time by written instrument executed by me, however, such amendment shall not be effective as to third persons dealing with my Attorney without actual notice of such amendment.

(d) If the authority contained herein shall be revoked or terminated by operation of law without notice, I hereby agree for myself, my executors, administrators, heirs and assigns, in consideration of my Attorney-in-fact's willingness to act pursuant to this Power of Attorney, to save and hold my Attorney-in-fact harmless from any loss suffered or any liability incurred by my Attorney-in-fact in so acting after such revocation or termination without notice of such revocation.

ITEM 12. Miscellaneous

(a) Whenever the words "Attorney" or "Principal" or any modifying or substituted pronoun therefor is used in this power of attorney, such words and respective pronouns shall be held and taken to include both the singular and the plural and the masculine, feminine and neuter gender thereof unless the context clearly requires otherwise.

(b) I direct that photographic copies of this power of attorney shall have the same force and effect as an original.

IN WITNESS WHEREOF, as Principal, I have executed this power of attorney this 1 day of APRIL 2010.

Mildred J. Floyd  
Mildred J. Floyd - PRINCIPAL [L.S.]

STATE OF SOUTH CAROLINA )  
 )  
COUNTY OF GREENWOOD )  
McCormick

ATTESTATION

The foregoing power of attorney was on April, 2010 signed, sealed, published and declared by the Principal as his appointment and empowerment of an attorney-in-fact in our presence, and at the Principal's request and in his presence and in the presence of each other we have hereunto subscribed our names as witnesses hereto.

Kristal N. Cartledge of Greenwood, South Carolina  
McCormick  
Mildred G. Smith of Greenwood, South Carolina  
McCormick

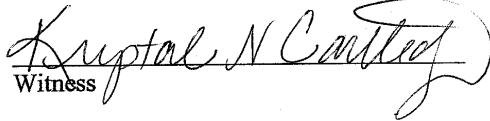
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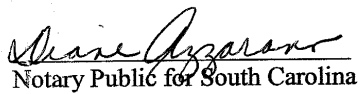
STATE OF SOUTH CAROLINA   )  
  )  
COUNTY OF ~~GREENWOOD~~   )  
                                  McCormick

PROBATE

Personally appeared the undersigned, who being duly sworn, says that (s)he saw the within named Principal sign, seal and as the Principal's act and deed deliver the within power of attorney and that (s)he with the other witness whose signature appears above witnessed the execution thereof.

  
Witness

Sworn to before me on  
April 1, 2010

  
Notary Public for South Carolina

My commission expires: **My Commission Expires**  
November 21, 2013